

Information to identify the case:

Debtor 1	<u>Kerry Patrick Seifen</u>	Social Security number or ITIN	xxx-xx-7937
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Luann Ellen Seifen</u>	Social Security number or ITIN	xxx-xx-9499
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21729-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kerry Patrick Seifen

Luann Ellen Seifen

1/16/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kerry Patrick Seifen
Luann Ellen Seifen
Debtors

Case No. 18-21729-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Jan 16, 2024

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Kerry Patrick Seifen, Luann Ellen Seifen, 124 S. Jefferson Avenue, Canonsburg, PA 15317-1505
cr	+ Kondaur Capital Corporation, Ghidotti Berger, LLP, 1920 Old Tustin Ave, Santa Ana, CA 92705-7811
15377051	+ AJX MORTGAGE TRUST I, A DELAWARE, TRUST, WILMINGTON SAVINGS FUND, SOCIETY, FSB, TRUSTEE, Gregory Funding, LLC, PO Box 230579 Tigard, OR 97281-0579
14824342	#+ Angott Surgical, 88 Wellness Way, Washington, PA 15301-9720
14824343	+ Avelo Mortgage, 600 Las Colinas Blvd. E#, Irving, TX 75039-5616
14824347	+ Canonburg Hospital, P.O. Box 951880, Cleveland, OH 44193-0020
14885900	+ Clearview Federal Credit Union, c/o AAS Debt Recovery Inc, 2526 Monroeville Blvd Suite 205, Monroeville, PA 15146-2371
14824353	Collection Service Ctr., Inc., P.O. Box 14931, Pittsburgh, PA 15234-0931
14824358	+ Fed Loan Serv, P.O. Box 61047, Harrisburg, PA 17106-1047
14824360	+ Greater Washington Road, P.O. Box 182504, Columbus, OH 43218-2504
14824362	+ KligenSmith Health, P.O. Box 151, Ford City, PA 16226-0151
14824363	+ KligenSmith Health, P.O. Box 151, Ford City, PA 16226-0151
15325328	+ Kondaur Capital Corporation, 333 South Anita Drive, Ste. 400, Orange, CA 92868-3314
14824364	+ Lifeline Sleep Centers, 2030 Ardmore Blvd., Pittsburgh, PA 15221-4652
14858843	PERITUS PORTFOLIO SERVICES II / NCEP, PO BOX 141419, IRVING, TX 75014-1419
14824365	#+ Receivables Performance, 20816 44th Ave. W, Lynnwood, WA 98036-7744
14824369	+ SW PA Pulmonary, 997 North Main Street, Washington, PA 15301-2807
14937316	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14824371	Vanguard, 18005231188, Hartford, CT
14824373	+ Washington Family Medicine, 95 Leonard Ave., Washington, PA 15301-3368
14824374	+ Washington Health Systems, 155 Wilson Ave., Washington, PA 15301-3336

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

Page 2 of 4

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cr	+ EDI: PHINAMERI.COM	Jan 17 2024 08:57:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ebnjts@grblaw.com	Jan 17 2024 04:00:00	Borough of Canonsburg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	Wilmington Savings Fund Society, FSB, doing busine, ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
14824341	+ Email/Text: melindaf@aasdebtrecoveryinc.com	Jan 17 2024 04:00:00	AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
14834397	EDI: PHINAMERI.COM	Jan 17 2024 08:57:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14824344	EDI: BANKAMER	Jan 17 2024 08:57:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
14878828	Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	BCAT 2014-4TT, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14860413	+ Email/Text: ebnjts@grblaw.com	Jan 17 2024 04:00:00	Borough of Canonsburg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15593785	+ Email/Text: ebnjts@grblaw.com	Jan 17 2024 04:00:00	Borough of Canonsburg, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
14824345	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:27	CACH LLC, 4340 S. Mona Co. St., Unit 2, Denver, CO 80237-3485
14877971	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:21	CACH, LLC its successors and assigns as assignee, of General Electric Capital Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14824348	EDI: CAPITALONE.COM	Jan 17 2024 08:57:00	Capital One, P.O. Box 85520, Richmond, VA 23285
14824352	EDI: CITICORP	Jan 17 2024 08:57:00	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14824346	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:28	Cach, LLC, 4340 S. Monaco St., Unit 2, Denver, CO 80237-3485
14824349	+ Email/Text: bankruptcy@cashcall.com	Jan 17 2024 04:01:00	Cashcall Inc., 1 City Blvd. W, Orange, CA 92868-3621
14824354	+ EDI: CCS.COM	Jan 17 2024 08:57:00	Credit Collecion Service, P.O. Box 9134, Needham Heights, MA 02494-9134
14824356	+ Email/Text: bknotice@ercbpo.com	Jan 17 2024 04:01:00	Enhanced Recovery Co. L, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
14824359	Email/Text: rj@ffcc.com	Jan 17 2024 04:00:00	First Federal Credit Control, 24700 Chargin Blvd., Ste 205, Cleveland, OH 44122
14824357	+ EDI: WFNNB.COM	Jan 17 2024 08:57:00	Fashion Bug/Soanb, 1103 Allen Dr., Milford, OH 45150-8763
14824361	+ EDI: LCIICSYSTEM	Jan 17 2024 08:57:00	IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
14824350	EDI: JPMORGANCHASE	Jan 17 2024 08:57:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14824351	EDI: JPMORGANCHASE	Jan 17 2024 08:57:00	Chase/Best Buy, P.O. Box 15298, Wilmington, DE 19850
14825020	+ EDI: PRA.COM		

District/off: 0315-2

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Page 3 of 4

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		Jan 17 2024 08:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14824366	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 17 2024 04:01:00	Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244
14824367	+ Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
14824368	+ Email/Text: PFS.Analyst@stclair.org	Jan 17 2024 04:01:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14824370	+ EDI: WTRRN BANK.COM	Jan 17 2024 08:57:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
15574791	+ Email/Text: EBN@edfinancial.com	Jan 17 2024 04:00:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14824372	+ EDI: VERIZONCOMB.COM	Jan 17 2024 08:57:00	Verizon, 500 Technology Drive, Saint Charles, MO 63304-2225
14873161	EDI: AIS.COM	Jan 17 2024 08:57:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14864211	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 17 2024 04:01:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
14864142	EDI: WFFC2	Jan 17 2024 08:57:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AJX MORTGAGE TRUST I, A DELAWARE TRUST, WILMINGTON
cr		Peritus Portfolio Services II, LLC servicer for Wo
cr		Shellpoint Mortgage Servicing as servicer for Wilm
14824355		Ea
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14871671	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O. Box 183853, Arlington, TX 76096

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

District/off: 0315-2

User: auto

Page 4 of 4

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Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Kerry Patrick Seifen apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Andrew Kevin Pratt	on behalf of Joint Debtor Luann Ellen Seifen apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Brian Nicholas	on behalf of Creditor Shellpoint Mortgage Servicing as servicer for Wilmington Savings Fund Society FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-4TT bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Joint Debtor Luann Ellen Seifen dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
David Z. Valencik	on behalf of Debtor Kerry Patrick Seifen dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Harry B. Reese	on behalf of Creditor AJAX MORTGAGE TRUST I A DELAWARE TRUST, WILMINGTON SAVINGS FUND SOCIETY, FSB, TRUSTEE bankruptcy@powerskirm.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com
Jill Manuel-Coughlin	on behalf of Creditor AJAX MORTGAGE TRUST I A DELAWARE TRUST, WILMINGTON SAVINGS FUND SOCIETY, FSB, TRUSTEE bankruptcy@powerskirm.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-4TT josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Karina Velter	on behalf of Creditor AJAX MORTGAGE TRUST I A DELAWARE TRUST, WILMINGTON SAVINGS FUND SOCIETY, FSB, TRUSTEE karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Mark B. Peduto	on behalf of Joint Debtor Luann Ellen Seifen mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 13